



CITY OF NEWTON, MASSACHUSETTS

Department of Planning and Development


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Setti D. Warren
Mayor

Public Hearing Date:	January 10, 2011
Zoning and Planning Action Date:	March 28, 2011
Board of Aldermen Action Date:	April 4, 2011
90-Day Expiration Date:	April 8, 2011

DATE: January 21, 2011; *updated January 28, 2011*

TO: Alderman Marcia T. Johnson, Chairman, and
Members of the Zoning and Planning Committee

FROM: Candace Havens, Director of Planning and Development 
Jennifer Molinsky, Interim Chief Planner for Long Range Planning

RE: **PUBLIC HEARING**
#142-09(6): INTERIM DIRECTOR OF PLANNING AND DEVELOPMENT
requesting to amend Chapter 30, §30-15(u) and TABLE 1 regarding Floor Area Ratio (FAR) to institute a new method of calculating maximum FAR for single- and two-family structures in residential districts based on a sliding scale tied to lot size and zoning district; to amend § 30-1 definitions of “gross floor area” and “floor area ratio” to include additional building features, accessory structures, and mass below first story; to amend § 30-1 to add definitions of “carport,” “porch,” “enclosed porch,” and “mass below first story;” to delete the reference to §30-15 Table 1 contained in §30-21(c) and replace it with a reference to §30-15(u); to determine a date between six (6) and twelve (12) months from date of passage, that the above amendments will become effective; and to extend the expiration dates of §30-15(u) paragraphs 1, 2, and 3 so they remain in effect until such date that the above amendments become effective.

CC: Board of Aldermen
Mayor Setti D. Warren
Planning and Development Board
John Lojek, Commissioner of Inspectional Services
Marie Lawlor, Assistant City Solicitor

This memo addresses a number of questions that frequently asked about the FAR reform proposed in petition #142-09(6). For a comprehensive description and analysis of the proposals as well as the actual proposed zoning text, please refer to the Planning Department’s memo of January 7, 2011.

Frequently Asked Questions

1. **What purpose does FAR serve?** Planners’ dictionaries define FAR as regulating mass or volume of a building. In Newton, it is one of several dimensional controls (including frontage,

height, setback, open space and lot coverage requirements) that together ensure the provision of open space, preserve space between buildings for sunlight and privacy, and limit volume so that buildings on one property do not reduce neighbors' enjoyment of their property or their property values.

Dimensional requirements are particularly important in denser communities such as Newton: with 1,779 housing units per square mile, Newton has roughly twice the housing density as Wellesley, Needham, and Natick, towns to which Newton is often compared in terms of land use regulations.

2. **Why is the Board considering FAR reform?** Residential FAR was adopted in Newton in 1997 in response to concern about the construction of very large new homes on sites once occupied by smaller housing. From Zoning and Planning Committee minutes dated April 14, 1997, the public hearing held in January of that year produced "strong expressions of support from many parts of the city for regulation of monster homes" with support for FAR "as a way of controlling the density of development on individual lots." However, after FAR regulations were adopted, concern about overly-large homes continued, as the new residential FAR regulations contained a provision allowing extensive additions to existing homes without regard to FAR. The issue was studied as part of the Zoning Task Force (which met 2006-2008). In 2009, when the Board made FAR applicable to all residences in residential zoning districts, including both new construction and existing homes, the issue of overly large homes was finally addressed, but a new concern arose about FAR limits constraining homeowners who wished to make modest additions to their homes, particularly those on small lots, without a special permit. The FAR Working Group was appointed as a result to study and make recommendations about further FAR reform, and the FAR "bonus" adopted as an interim measure.
3. **What are the main differences between the proposal and the current FAR regulations?** There are two significant changes between the current and proposed FAR regulations. First, under current regulations FAR largely regulates habitable space (though it does include attached garages and excludes some habitable space in basements and attics). In contrast, the proposal seeks to regulate *above-ground mass*, in keeping with the idea that FAR is about the bulk of a building, not whether or not that mass is habitable. Second, the proposal recommends a sliding scale of FAR limits that is tied to lot size, rather than a single FAR limit per zoning district, which is more nuanced and also allows for a slightly higher FAR limit for small properties without expanding FAR capacity on all lots.
4. **What options did the Working Group consider and reject before agreeing to put forth the proposed reform?** Regarding the definition of "gross floor area," the group considered which building elements should be included in the definition, and how space within them should be counted and calculated. Given that an amended definition of "gross floor area" would cause the average house's actual FAR to rise, and given their initial consideration of the constraints felt by small lots, the group then considered how to adjust the limits. A flat

increase was ruled out because it led either to increases in nonconformities or greatly expanded capacity on larger lots, depending on the amount of increase. The group moved to a sliding scale approach and considered various ways of stepping down the scale as well as numerous sets of limits; the final proposed limits were thought to achieve the appropriate balance between expanding capacity for small lots and protecting neighborhoods from overdevelopment. The final proposal also includes a small bonus (.02) for construction on old lots (created before 1954) if the new construction meets new lot standards (those imposed on lots created 1954 and later).

5. **How will the proposal impact small lots, neighborhoods? How much difference will the sliding scale make to small lots?** The proposal would give a modest FAR increase to smaller lots. The Planning Department's analysis is that the increase would help many homes on small lots to modernize or make a modest expansion (such as a bathroom, mudroom, or enclosed entry, for example), and would not create undue burdens on neighbors. Not all homes on small lots could use the increase in FAR, either because they are already nonconforming or because homes have other zoning constraints (e.g. the building is already at lot coverage capacity). Still, the proposal should give modest help to many of Newton's smaller lots, which are numerous: Newton's median residential lot size is 9,457 sq. ft., and a quarter of lots are less than 7,000 sq. ft.
6. **How many cases do ISD and the Planning Department see that relate to FAR?** Every application of a building permit involving an addition or the enclosure of a porch requires calculation of FAR. Commissioner Lojek has estimated that there may be 50 to 100 cases per month where applicants submit FAR calculations. In 2010, there were seven special permit applications where the primary relief sought was for FAR, two of which are currently in process.
7. **Had the proposed FAR reform been applied to the recent special permit cases regarding FAR, how would those cases have fared?** All but one of the cases approved in the special permit process in 2010 would still need a special permit under the proposal. The primary reason is that of the seven applications, many were already well over FAR limits under both the current and proposed regulations and/or were requesting additions that put them well over the limit. In cases like these, the Planning Department believes the special permit process is warranted. In one case, the applicant would not have needed a special permit under the proposal because the existing home and its modest addition would have been within the proposed FAR limits (and because the application involved the removal of an existing detached garage). The FAR calculations for the applications for special permit dating from 2010 are presented in Attachment 1.
8. **What design incentives may result from the proposal?** The Working Group did not build any explicit design incentives into its proposal. However, by counting more elements of mass above ground, the FAR regulations may have some design consequences. There will be more incentive to attach garages and there may be some incentive to flatten roofs if the

homeowner/builder does not want to put livable space into an attic and therefore does not want it counted toward the FAR limit.

- 9. How complex are the new calculations the FAR proposal would require?** Establishing the FAR limit for a property will involve either use of an online calculator (and inputting lot size and zoning district) or calculating the limit by hand, using the formula in the zoning text. Calculating GFA will also involve a few more elements than it does at present: applicants would need dimensions of detached structures, basements, and attics. The FAR Working Group and Planning Department do not believe these additional calculations to add significantly to the work already done by a surveyor or engineer for building permits and special permits.
- 10. If FAR reform were to be adopted, would existing house become nonconforming with respect to FAR?** Some houses, particularly those with many of the elements currently exempt from GFA, may lose some development capacity or become nonconforming with respect to FAR; in the latter case, the house would be considered “lawfully nonconforming.” According to Commissioner Lojek, owners of these houses would not need a special permit to finish any existing space (e.g. basement, attic). Other houses are expected to become conforming with respect to FAR or, if already conforming, to gain additional development capacity.
- 11. How does the proposed FAR reform compare to existing zoning in terms of nonconformity rates with respect to FAR?**

The Planning Department has used the Assessor’s data to estimate the rate of nonconformity with regard to FAR under current zoning, and then compared these to estimates of nonconformity under the proposed FAR amendments. A home that is nonconforming with respect to FAR is “lawfully nonconforming,” built before current FAR regulations,¹ and has more gross floor area (as defined in the Zoning Ordinance) than would be allowed under current law.

Current zoning regulations regarding residential FAR are in two parts: the base FAR limits as given in Sec. 30-15 Table 1 for each residential zoning district, and the FAR “bonus” of up to .07 described in Sec. 30-15(u) which expires February 28, 2011. Estimating current nonconformity rates with respect to FAR is relatively straightforward if one considers only the base zoning; however, because use of the current bonus depends on age of lot, age of home, type of construction, and placement of a home or addition on the lot, it is much more difficult to estimate nonconformity rates for current zoning with the bonus without making several assumptions.

¹ It is possible that the analysis includes some noncompliant homes as well – those that unlawfully exceed FAR because they were illegally expanded – but there is no way of identifying and separating these houses.

Tables A and B below compare three sets of figures:²

- 1) Estimates of nonconformity rates based on ***current base zoning*** (e.g. not including the current FAR bonus;
- 2) Current estimates of nonconformity rates based on ***current base zoning and assuming ALL properties with houses over 10 years old can take advantage of a .05 bonus*** (in reality, this may not be the case given the various conditions that must be met);
- 3) Estimates of nonconformity rates based on the ***proposed FAR regulations***.

Tables A and B show that the lowest nonconformity rates overall are under the current bonus scenario, though in reality not all can use the bonus (those doing new construction on “new lots” or additions to relatively new houses, for example). Comparing the proposal to just the base FAR limits (and excluding the current FAR bonus), the proposal lowers nonconformity rates overall.

² An additional .02 FAR bonus is available for certain existing houses now, and a .02 bonus is proposed for some houses under the proposal; both are excluded from the analysis shown in the Tables because it is particularly difficult to know who will or can take advantage of them. In considering the results in the Tables, the following should be considered: 1) Results are estimates only; the Assessor’s data is not completely compatible with information required by the Zoning Ordinance to calculate a home’s gross floor area and its compatibility with FAR limits, but it is the best available data to estimate current compliance with FAR limits in the City. 2) In estimating nonconformity rates under the proposal, the Planning Department relied on assumptions about basements and unfinished attic space, since basement grade and dimensions of some unfinished space are not available.

Table A: Estimates of Nonconformity Rates, Single Residence Districts

Zone	Lot Size Category (Sq. Ft.)	Total Number of Lots	Current Nonconformity Rate, Assuming No Bonus	Current Nonconformity Rate, Assuming .05 bonus for houses 10 or more years old	Proposal Nonconformity Rate
SR1	ALL	1,599	26%	14%	25%
	0-4999	2	100%	100%	100%
	5000-6999	18	72%	61%	39%
	7000-9999	83	75%	43%	45%
	10000-14999	294	49%	24%	50%
	15000-19999	489	27%	14%	24%
	20000-24999	186	12%	8%	22%
	25000+	527	0%	0%	9%
SR2	ALL	7,799	23%	12%	20%
	0-4999	108	95%	84%	78%
	5000-6999	655	70%	40%	41%
	7000-9999	1,990	37%	16%	28%
	10000-14999	3,314	14%	6%	16%
	15000-19999	1,149	4%	2%	10%
	20000-24999	308	1%	1%	7%
	25000+	275	0%	0%	2%
SR3	ALL	6,217	15%	8%	11%
	0-4999	436	57%	37%	42%
	5000-6999	1,366	27%	16%	20%
	7000-9999	2,652	10%	4%	6%
	10000-14999	1,337	3%	1%	4%
	15000-19999	261	0%	0%	1%
	20000-24999	85	0%	0%	4%
	25000+	80	0%	0%	0%

Table B: Estimates of Nonconformity Rates, Multi-Residence Districts

Zone	Lot Size Category (Sq. Ft.)	Total Number of Lots	Current Nonconformity Rate, Assuming No Bonus	Current Nonconformity Rate, Assuming .05 bonus for houses 10 or more years old	Proposal Nonconformity Rate
MR1	ALL	3,115	23%	15%	19%
	0-4999	433	61%	47%	44%
	5000-6999	883	38%	23%	27%
	7000-9999	1,028	11%	5%	14%
	10000-14999	566	2%	1%	2%
	15000-19999	127	1%	1%	1%
	20000-24999	50	0%	0%	0%
	25000+	28	0%	0%	0%
MR2	ALL	939	38%	29%	31%
	0-4999	347	71%	59%	57%
	5000-6999	282	30%	19%	27%
	7000-9999	218	8%	6%	8%
	10000-14999	83	5%	5%	5%
	15000-19999	9	0%	0%	0%
	20000-24999	0			
	25000+	0			
MR3	ALL	43	37%	23%	40%
	0-4999	8	75%	75%	63%
	5000-6999	12	67%	25%	75%
	7000-9999	15	13%	7%	20%
	10000-14999	7	0%	0%	0%
	15000-19999	1	0%	0%	0%
	20000-24999	0			
	25000+	0			

12. How does the proposal compare to existing zoning in terms of the amount of developable capacity available on the average lot or overall in the City?

Another way to compare the proposal to current zoning is to look at the amount of undeveloped capacity available on an average lot and overall under the different scenarios, although this analysis is subject to even more caveats than the analysis of nonconformity rates. Most importantly, the analysis examines gross floor area (GFA) capacity, the square footage that “counts” toward FAR, but the current and proposed definitions of GFA differ. Under current zoning, some square footage is exempt from GFA and therefore from FAR; the proposal recommends a revised definition of GFA that counts more mass above grade (see FAQ #3 above). Because the definitions of GFA differ under current and proposed conditions, comparing

them is a bit like comparing apples and oranges. Nonetheless, results are presented below in Tables C and D for a high-level comparison.

Table C: GFA Capacity: Current Zoning Assuming NO Bonus Compared to Proposal

			Current Zoning Assuming NO Bonus Compared to Proposal										
			Average Capacity			Total Capacity							
	Lot Size	Total Number	Current Average Undeveloped GFA for Conforming Lots Only	Proposed Average Undeveloped GFA for Conforming Only	Increase in Developable GFA Between Current and Proposed	Current Developed GFA [excludes elements free of FAR]	Current Undeveloped GFA [excludes elements free of FAR]	Total Current GFA [excludes elements free of FAR]	Proposed Developed GFA (Existing Buildings, calculated under new rules)	Proposed Undeveloped GFA	Total Proposed GFA	Percent Undeveloped Under Current Policies	Percent Undeveloped Under Proposed Policies
SR1	ALL	1,599	2,837	2,878	41	5,597,342	3,361,579	8,958,921	7,116,534	3,444,807	10,561,341	38%	33%
	0-4999	2	NA	NA	NA	2,269	0	2,269	4,175	0	4,175	0%	0%
	5000-6999	18	245	758	513	25,438	1,225	26,664	40,023	8,337	48,360	5%	17%
	7000-9999	83	327	607	280	170,355	6,860	177,215	239,538	27,921	267,459	4%	10%
	10000-14999	294	628	933	305	802,670	94,220	896,890	1,028,290	137,148	1,165,438	11%	12%
	15000-19999	489	1,172	1,594	421	1,467,711	417,329	1,885,040	1,842,595	589,614	2,432,209	22%	24%
	20000-24999	186	1,816	1,735	(80)	689,426	295,948	985,373	862,310	251,626	1,113,936	30%	23%
	25000+	527	4,831	5,084	253	2,439,473	2,545,998	4,985,472	3,099,602	2,430,162	5,529,765	51%	44%
SR2	ALL	7,799	1,470	1,513	42	19,883,414	8,813,307	28,696,720	25,081,804	9,433,967	34,515,771	31%	27%
	0-4999	108	251	315	64	135,810	1,254	137,065	202,611	7,554	210,166	1%	4%
	5000-6999	655	234	473	240	1,158,540	46,239	1,204,778	1,593,366	182,713	1,776,079	4%	10%
	7000-9999	1,990	489	738	249	4,456,819	617,561	5,074,380	5,768,621	1,057,826	6,826,447	12%	15%
	10000-14999	3,314	1,147	1,321	174	8,431,845	3,272,300	11,704,144	10,370,310	3,698,780	14,069,091	28%	26%
	15000-19999	1,149	2,098	2,004	(94)	3,431,262	2,303,289	5,734,550	4,227,782	2,080,223	6,308,005	40%	33%
	20000-24999	308	3,094	2,961	(133)	1,101,821	943,708	2,045,528	1,400,272	849,809	2,250,081	46%	38%
	25000+	275	5,923	5,788	(135)	1,167,317	1,628,958	2,796,275	1,518,842	1,557,061	3,075,903	58%	51%
SR3	ALL	6,217	1,414	1,615	200	12,189,275	7,508,660	19,697,935	15,232,736	8,939,363	24,172,099	38%	37%
	0-4999	436	265	432	167	599,424	49,814	649,238	781,004	109,379	890,383	8%	12%
	5000-6999	1,366	490	806	316	2,376,554	488,152	2,864,706	3,044,985	883,755	3,928,740	17%	22%
	7000-9999	2,652	990	1,374	384	5,130,552	2,374,973	7,505,525	6,292,429	3,411,880	9,704,309	32%	35%
	10000-14999	1,337	1,911	1,992	81	2,937,901	2,482,489	5,420,390	3,634,157	2,552,004	6,186,161	46%	41%
	15000-19999	261	3,455	3,270	(186)	641,610	901,832	1,543,442	828,880	846,856	1,675,737	58%	51%
	20000-24999	85	4,690	4,516	(173)	249,974	398,624	648,598	319,942	370,333	690,274	61%	54%
	25000+	80	10,160	9,564	(595)	253,260	812,777	1,066,037	331,339	765,156	1,096,495	76%	70%
MR1	ALL	3,115	1,479	1,627	148	6,975,778	3,529,860	10,505,638	9,067,027	4,124,787	13,191,814	34%	31%
	0-4999	433	328	581	252	649,866	54,816	704,682	880,697	141,091	1,021,788	8%	14%
	5000-6999	883	591	875	283	1,779,282	324,108	2,103,390	2,348,530	567,631	2,916,161	15%	19%
	7000-9999	1,028	1,003	1,291	288	2,483,199	918,079	3,401,278	3,169,128	1,144,229	4,313,357	27%	27%
	10000-14999	566	2,067	2,271	204	1,483,086	1,142,863	2,625,948	1,895,190	1,255,948	3,151,138	44%	40%
	15000-19999	127	3,974	4,009	35	367,013	500,757	867,770	488,086	505,136	993,221	58%	51%
	20000-24999	50	6,054	5,333	(720)	133,428	302,682	436,110	181,352	266,658	448,010	69%	60%
	25000+	28	10,234	8,718	(1,517)	79,904	286,557	366,461	104,045	244,093	348,138	78%	70%
MR2	ALL	939	1,008	1,291	282	1,726,967	588,702	2,315,669	2,291,781	833,690	3,125,471	25%	27%
	0-4999	347	338	555	218	473,927	33,419	507,346	652,361	83,291	735,652	7%	11%
	5000-6999	282	586	936	350	545,100	114,821	659,921	725,760	193,664	919,424	17%	21%
	7000-9999	218	1,148	1,594	447	472,735	230,680	703,414	611,541	320,483	932,024	33%	34%
	10000-14999	83	2,234	2,634	399	208,885	176,501	385,386	268,757	208,050	476,806	46%	44%
	15000-19999	9	3,698	3,134	(564)	26,320	33,282	59,602	33,362	28,203	61,565	56%	46%
	20000-24999	0											
	25000+	0											
MR3	ALL	43	994	1,270	276	102,567	26,832	129,399	138,609	33,017	171,626	21%	19%
	0-4999	8	211	560	349	13,314	423	13,737	18,238	1,680	19,918	3%	8%
	5000-6999	12	431	1,009	578	27,154	1,723	28,877	36,958	3,026	39,985	6%	8%
	7000-9999	15	719	949	231	40,628	9,341	49,968	54,816	11,392	66,208	19%	17%
	10000-14999	7	1,953	2,182	229	17,142	13,674	30,816	23,790	15,275	39,065	44%	39%
	15000-19999	1	1,672	1,644	(28)	4,329	1,672	6,001	4,807	1,644	6,451	28%	25%
	20000-24999	0											
	25000+	0											

Table D: GFA Capacity: Current Zoning Assuming .05 Bonus Compared to Proposal

			Current Zoning Assuming .05 Bonus for Houses 10 Years Old or More Compared to Proposal											
			Average Capacity				Total Capacity							
			Current Average Undeveloped GFA for Conforming Lots Only	Proposed Average Undeveloped GFA for Conforming Only	Increase in Developable GFA Between Current and Proposed	Current Developed GFA [excludes elements free of FAR]	Current Undeveloped GFA [excludes elements free of FAR]	Total Current GFA [excludes elements free of FAR]	Proposed Developed GFA (Existing Buildings, calculated under new rules)	Proposed Undeveloped GFA	Total Proposed GFA	Percent Undeveloped Under Current Policies	Percent Undeveloped Under Proposed Policies	
	Lot Size	Total Number												
SR1	ALL	1,599	3,634	2,878	(756)	5,764,411	4,986,183	10,750,595	7,116,534	3,444,807	10,561,341	46%	33%	
	0-4999	2	NA	NA	NA	2,723	0	2,723	4,175	0	4,175	0%	0%	
	5000-6999	18	448	758	310	28,987	3,135	32,122	40,023	8,337	48,360	10%	17%	
	7000-9999	83	465	607	142	191,477	21,843	213,320	239,538	27,921	267,459	10%	10%	
	10000-14999	294	948	933	(15)	866,864	210,440	1,077,304	1,028,290	137,148	1,165,438	20%	12%	
	15000-19999	489	1,772	1,594	(178)	1,522,511	742,421	2,264,932	1,842,595	589,614	2,432,209	33%	24%	
	20000-24999	186	2,791	1,735	(1,056)	699,221	480,137	1,179,357	862,310	251,626	1,113,936	41%	23%	
	25000+	527	6,695	5,084	(1,611)	2,452,629	3,528,207	5,980,836	3,099,602	2,430,162	5,529,765	59%	44%	
SR2	ALL	7,799	1,887	1,513	(374)	20,370,229	12,978,298	33,348,527	25,081,804	9,433,967	34,515,771	39%	27%	
	0-4999	108	196	315	118	156,571	3,338	159,909	202,611	7,554	210,166	2%	4%	
	5000-6999	655	354	473	119	1,267,064	138,238	1,405,302	1,593,366	182,713	1,776,079	10%	10%	
	7000-9999	1,990	752	738	(14)	4,665,453	1,251,587	5,917,039	5,768,621	1,057,826	6,826,447	21%	15%	
	10000-14999	3,314	1,623	1,321	(301)	8,557,850	5,030,166	13,588,016	10,370,310	3,698,780	14,069,091	37%	26%	
	15000-19999	1,149	2,845	2,004	(841)	3,450,376	3,203,005	6,653,381	4,227,782	2,080,223	6,308,005	48%	33%	
	20000-24999	308	4,158	2,961	(1,197)	1,103,309	1,272,301	2,375,610	1,400,272	849,809	2,250,081	54%	38%	
	25000+	275	7,562	5,788	(1,774)	1,169,607	2,079,663	3,249,270	1,518,842	1,557,061	3,075,903	64%	51%	
SR3	ALL	6,217	1,762	1,615	(147)	12,379,158	10,073,348	22,452,505	15,232,736	8,939,363	24,172,099	45%	37%	
	0-4999	436	374	432	58	639,807	102,179	741,986	781,004	109,379	890,383	14%	12%	
	5000-6999	1,366	706	806	100	2,457,982	814,696	3,272,679	3,044,985	883,755	3,928,740	25%	22%	
	7000-9999	2,652	1,327	1,374	47	5,188,584	3,377,910	8,566,493	6,292,429	3,411,880	9,704,309	39%	35%	
	10000-14999	1,337	2,447	1,992	(454)	2,947,940	3,227,174	6,175,114	3,634,157	2,552,004	6,186,161	52%	41%	
	15000-19999	261	4,254	3,270	(984)	641,610	1,110,174	1,751,784	828,880	846,856	1,675,737	63%	51%	
	20000-24999	85	5,684	4,516	(1,168)	249,974	483,142	733,116	319,942	370,333	690,274	66%	54%	
	25000+	80	11,976	9,564	(2,411)	253,260	958,074	1,211,334	331,339	765,156	1,096,495	79%	70%	
MR1	ALL	3,115	1,764	1,627	(137)	7,126,977	4,673,469	11,800,446	9,067,027	4,124,787	13,191,814	40%	31%	
	0-4999	433	428	581	153	694,816	97,951	792,767	880,697	141,091	1,021,788	12%	14%	
	5000-6999	883	750	875	125	1,854,854	507,832	2,362,686	2,348,530	567,631	2,916,161	21%	19%	
	7000-9999	1,028	1,339	1,291	(47)	2,510,606	1,309,353	3,819,959	3,169,128	1,144,229	4,313,357	34%	27%	
	10000-14999	566	2,607	2,271	(336)	1,486,357	1,462,708	2,949,065	1,895,190	1,255,948	3,151,138	50%	40%	
	15000-19999	127	4,820	4,009	(811)	367,013	607,366	974,379	488,086	505,136	993,221	62%	51%	
	20000-24999	50	7,144	5,333	(1,811)	133,428	357,195	490,623	181,352	266,658	448,010	73%	60%	
	25000+	28	11,824	8,718	(3,106)	79,904	331,064	410,968	104,045	244,093	348,138	81%	70%	
MR2	ALL	939	1,218	1,291	73	1,790,557	811,205	2,601,762	2,291,781	833,690	3,125,471	31%	27%	
	0-4999	347	408	555	147	512,316	58,365	570,681	652,361	83,291	735,652	10%	11%	
	5000-6999	282	776	936	160	564,493	177,593	742,086	725,760	193,664	919,424	24%	21%	
	7000-9999	218	1,518	1,594	76	476,926	312,791	789,716	611,541	320,483	932,024	40%	34%	
	10000-14999	83	2,817	2,634	(183)	210,503	222,504	433,007	268,757	208,050	476,806	51%	44%	
	15000-19999	9	4,439	3,134	(1,305)	26,320	39,952	66,272	33,362	28,203	61,565	60%	46%	
	20000-24999	0												
	25000+	0												
MR3	ALL	43	1,169	1,270	101	106,254	38,569	144,824	138,609	33,017	171,626	27%	19%	
	0-4999	8	443	560	117	14,568	886	15,454	18,238	1,680	19,918	6%	8%	
	5000-6999	12	393	1,009	615	28,946	3,540	32,486	36,958	3,026	39,985	11%	8%	
	7000-9999	15	1,068	949	(118)	41,269	14,945	56,214	54,816	11,392	66,208	27%	17%	
	10000-14999	7	2,504	2,182	(322)	17,142	17,526	34,668	23,790	15,275	39,065	51%	39%	
	15000-19999	1	1,672	1,644	(28)	4,329	1,672	6,001	4,807	1,644	6,451	28%	25%	
	20000-24999	0												
	25000+	0												